

SELECTED ECONOMIC CHARACTERISTICS
2009-2013 American Community Survey 5-Year Estimates

Area Name : ZCTA5 21040

Subject	Zip Code Tabulation Area : 21040			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS				
Population 16 years and over	18,477	+/- 877	100.0%	+/- (X)
In labor force	13,307	+/- 730	72%	+/- 2.5
Civilian labor force	13,230	+/- 728	71.6%	+/- 2.6
Employed	11,222	+/- 674	60.7%	+/- 3.1
Unemployed	2,008	+/- 477	10.9%	+/- 2.5
Armed Forces	77	+/- 79	0.4%	+/- 0.4
Not in labor force	5,170	+/- 558	28%	+/- 2.5
Civilian labor force	13,230	+/- 728	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	15.2%	+/- 3.3
Females 16 years and over				
Population 16 years and over	10,256	+/- 594	(X)	+/- (X)
In labor force	7,056	+/- 557	68.8%	+/- 3.7
Civilian labor force	7,029	+/- 560	68.5%	+/- 3.7
Employed	5,921	+/- 458	57.7%	+/- 3.6
Own children under 6 years	2,350	+/- 488	(X)	+/- (X)
All parents in family in labor force	1,546	+/- 373	65.8%	+/- 12.6
Own children 6 to 17 years	4,762	+/- 598	(X)	+/- (X)
All parents in family in labor force	3,795	+/- 570	79.7%	+/- 6.7
COMMUTING TO WORK				
Workers 16 years and over	11,049	+/- 659	100.0%	+/- (X)
Car, truck, or van -- drove alone	8,614	+/- 625	78%	+/- 3.8
Car, truck, or van -- carpooled	1,529	+/- 344	13.8%	+/- 2.9
Public transportation (excluding taxicab)	392	+/- 221	3.5%	+/- 2
Walked	124	+/- 112	1.1%	+/- 1
Other means	101	+/- 82	0.9%	+/- 0.7
Worked at home	289	+/- 153	2.6%	+/- 1.4
Mean travel time to work (minutes)	30.8	+/- 2	(X)%	+/- (X)
OCCUPATION				
Civilian employed population 16 years and over	11,222	+/- 674	100.0%	+/- (X)
Management, business, science, and arts occupations	3,482	+/- 467	31%	+/- 4
Service occupations	2,021	+/- 381	18%	+/- 3.2
Sales and office occupations	2,921	+/- 489	26%	+/- 4
Natural resources, construction, and maintenance occupations	1,228	+/- 303	10.9%	+/- 2.7
Production, transportation, and material moving occupations	1,570	+/- 380	14%	+/- 3.2
INDUSTRY				
Civilian employed population 16 years and over	11,222	+/- 674	100.0%	+/- (X)
Agriculture, forestry, fishing and hunting, and mining	0	+/- 23	(X)	+/- 0.3
Construction	724	+/- 214	6.5%	+/- 1.9
Manufacturing	764	+/- 213	6.8%	+/- 1.9
Wholesale trade	376	+/- 166	3.4%	+/- 1.5
Retail trade	1,432	+/- 379	12.8%	+/- 3.2
Transportation and warehousing, and utilities	820	+/- 266	7.3%	+/- 2.3
Information	216	+/- 150	1.9%	+/- 1.3
Finance and insurance, and real estate and rental and leasing	290	+/- 123	2.6%	+/- 1.1
Professional, scientific, and management, and administrative and waste	1,208	+/- 283	10.8%	+/- 2.5
Educational services, and health care and social assistance	3,065	+/- 429	27.3%	+/- 3.9
Arts, entertainment, and recreation, and accommodation and food services	712	+/- 299	6.3%	+/- 2.5
Other services, except public administration	434	+/- 149	3.9%	+/- 1.3
Public administration	1,181	+/- 284	10.5%	+/- 2.4

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CLASS OF WORKER				
Civilian employed population 16 years and over	11,222	+/- 674	100.0%	+/- (X)
Private wage and salary workers	8,491	+/- 614	75.7%	+/- 2.9
Government workers	2,368	+/- 379	21.1%	+/- 3.2
Self-employed in own not incorporated business workers	363	+/- 197	3.2%	+/- 1.7
Unpaid family workers	0	+/- 23	0%	+/- 0.3
INCOME AND BENEFITS (IN 2012 INFLATION-ADJUSTED DOLLARS)				
Total households	9,053	+/- 351	100.0%	+/- (X)
Less than \$10,000	868	+/- 295	9.6%	+/- 3.2
\$10,000 to \$14,999	419	+/- 167	4.6%	+/- 1.8
\$15,000 to \$24,999	752	+/- 216	8.3%	+/- 2.4
\$25,000 to \$34,999	968	+/- 253	10.7%	+/- 2.8
\$35,000 to \$49,999	1,284	+/- 274	14.2%	+/- 2.9
\$50,000 to \$74,999	1,920	+/- 379	21.2%	+/- 4.2
\$75,000 to \$99,999	1,405	+/- 271	15.5%	+/- 3
\$100,000 to \$149,999	993	+/- 220	11%	+/- 2.5
\$150,000 to \$199,999	385	+/- 147	4.3%	+/- 1.6
\$200,000 or more	59	+/- 62	0.7%	+/- 0.7
Median household income (dollars)	\$52,165	+/- 3223	(X)%	+/- (X)
Mean household income (dollars)	\$59,792	+/- 3477	(X)%	+/- (X)
With earnings	7,416	+/- 380	81.9%	+/- 2.9
Mean earnings (dollars)	\$61,195	+/- 3623	(X)%	+/- (X)
With Social Security	2,064	+/- 244	22.8%	+/- 2.7
Mean Social Security income (dollars)	\$15,347	+/- 1455	(X)%	+/- (X)
With retirement income	1,579	+/- 283	17.4%	+/- 3.2
Mean retirement income (dollars)	\$16,314	+/- 2661	(X)%	+/- (X)
With Supplemental Security Income	558	+/- 176	6.2%	+/- 2
Mean Supplemental Security Income (dollars)	\$8,298	+/- 1011	(X)%	+/- (X)
With cash public assistance income	297	+/- 151	3.3%	+/- 1.7
Mean cash public assistance income (dollars)	\$2,780	+/- 1075	(X)%	+/- (X)
With Food Stamp/SNAP benefits in the past 12 months	1,967	+/- 339	21.7%	+/- 3.4
Families	6,487	+/- 423	100.0%	+/- (X)
Less than \$10,000	470	+/- 188	7.2%	+/- 2.8
\$10,000 to \$14,999	175	+/- 99	2.7%	+/- 1.5
\$15,000 to \$24,999	367	+/- 165	5.7%	+/- 2.6
\$25,000 to \$34,999	784	+/- 231	12.1%	+/- 3.5
\$35,000 to \$49,999	975	+/- 273	15%	+/- 3.9
\$50,000 to \$74,999	1,229	+/- 288	18.9%	+/- 4.4
\$75,000 to \$99,999	1,165	+/- 255	18%	+/- 3.7
\$100,000 to \$149,999	878	+/- 217	13.5%	+/- 3.4
\$150,000 to \$199,999	385	+/- 147	5.9%	+/- 2.2
\$200,000 or more	59	+/- 62	0.9%	+/- 1
Median family income (dollars)	\$56,844	+/- 10289	(X)%	+/- (X)
Mean family income (dollars)	\$67,113	+/- 3973	(X)%	+/- (X)
Per capita income (dollars)	\$22,331	+/- 1348	(X)%	+/- (X)
Nonfamily households	2,566	+/- 412	(X)	+/- (X)
Median nonfamily income (dollars)	\$29,844	+/- 8247	(X)%	+/- (X)
Mean nonfamily income (dollars)	\$37,175	+/- 4752	(X)%	+/- (X)
Median earnings for workers (dollars)	\$31,039	+/- 2535	(X)%	+/- (X)
Median earnings for male full-time, year-round workers (dollars)	\$46,989	+/- 3895	(X)%	+/- (X)
Median earnings for female full-time, year-round workers (dollars)	\$41,260	+/- 2824	(X)%	+/- (X)

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HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	24,953	+/- 1304	24953%	+/- (X)
With health insurance coverage	22,115	+/- 1368	88.6%	+/- 2.7
With private health insurance	14,997	+/- 1132	60.1%	+/- 4
With public coverage	9,819	+/- 1092	39.3%	+/- 3.6
No health insurance coverage	2,838	+/- 680	11.4%	+/- 2.7
Civilian noninstitutionalized population under 18 years	7,413	+/- 764	7413%	+/- (X)
No health insurance coverage	350	+/- 267	4.7%	+/- 3.7
Civilian noninstitutionalized population 18 to 64 years	15,422	+/- 794	15422%	+/- (X)
In labor force:	12,420	+/- 712	12420%	+/- (X)
Employed:	10,742	+/- 702	10742%	+/- (X)
With health insurance coverage	9,402	+/- 723	87.5%	+/- 3
With private health insurance	8,421	+/- 738	78.4%	+/- 4.2
With public coverage	1,646	+/- 372	15.3%	+/- 3.4
No health insurance coverage	1,340	+/- 330	12.5%	+/- 3
Unemployed:	1,678	+/- 381	1678%	+/- (X)
With health insurance coverage	1,101	+/- 304	65.6%	+/- 9.5
With private health insurance	567	+/- 202	33.8%	+/- 8.8
With public coverage	572	+/- 226	34.1%	+/- 11.1
No health insurance coverage	577	+/- 201	34.4%	+/- 9.5
Not in labor force:	3,002	+/- 552	3002%	+/- (X)
With health insurance coverage	2,431	+/- 458	81%	+/- 6.5
With private health insurance	1,313	+/- 330	43.7%	+/- 9.3
With public coverage	1,330	+/- 326	44.3%	+/- 7.6
No health insurance coverage	571	+/- 234	19%	+/- 6.5
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	+/- (X)	13.4%	+/- 3.4
With related children under 18 years	(X)	+/- (X)	21.4%	+/- 5.5
With related children under 5 years only	(X)	+/- (X)	19.1%	+/- 13.4
Married couple families	(X)	+/- (X)	4%	+/- 3.1
With related children under 18 years	(X)	+/- (X)	7.9%	+/- 7
With related children under 5 years only	(X)	+/- (X)	0%	+/- 9.9
Families with female householder, no husband present	(X)	+/- (X)	28.2%	+/- 7.4
With related children under 18 years	(X)	+/- (X)	33.4%	+/- 8.7
With related children under 5 years only	(X)	+/- (X)	53%	+/- 23.7
All people	(X)	+/- (X)	16.6%	+/- 4
Under 18 years	(X)	+/- (X)	23.3%	+/- 6.9
Related children under 18 years	(X)	+/- (X)	23.3%	+/- 6.9
Related children under 5 years	(X)	+/- (X)	33.4%	+/- 14
Related children 5 to 17 years	(X)	+/- (X)	19.7%	+/- 6
18 years and over	(X)	+/- (X)	13.8%	+/- 3.6
18 to 64 years	(X)	+/- (X)	14.1%	+/- 3.9
65 years and over	(X)	+/- (X)	11.3%	+/- 6
People in families	(X)	+/- (X)	14.3%	+/- 4.1
Unrelated individuals 15 years and over	(X)	+/- (X)	29.7%	+/- 7.8

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

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Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

1. An '***' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '****' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.